Overview of Risk-weighted assets as of March 31, 2019
<Sumitomo Mitsui Trust Bank, Limited>
[Consolidated, International standard]

(Millions of yen)

OV1: Overview of Risk-weighted assets

Basel III template No.		Risk-weighted assets		Minimum capital requirements	
		March 31, 2019	December 31, 2018	March 31, 2019	December 31, 2018
1	Credit risk (excluding counterparty credit risk)	13,195,265	12,933,672	1,115,178	1,093,015
2	Of which: Standardised Approach (SA)	293,105	304,588	23,448	24,367
3	Of which: Internal Ratings-Based (IRB) Approach	12,407,702	12,150,384	1,052,173	1,030,352
	Of which: Significant investments in commercial entities	-	-	-	-
	Of which: Lease residual value	30,191	15,453	2,415	1,236
	Other assets	464,265	463,245	37,141	37,059
4	Counterparty credit risk (CCR)	905,383	787,679	73,857	64,300
5	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	-	-	-	-
	Of which: Current Exposure Method (CEM)	280,827	251,610	23,798	21,321
6	Of which: Expected Positive Exposure (EPE)	-	-	-	-
	Of which: Credit Valuation Adjustment (CVA)	496,078	409,681	39,686	32,774
	Of which: Central Counterparty (CCP)	41,617	41,792	3,329	3,343
	Others	86,860	84,594	7,043	6,860
7	Equity positions in banking book under market-based approach	175,521	190,556	14,884	16,159
8	Equity investment in funds (Look-Through Approach (LTA))	1,153,184		92,254	
9	Equity investment in funds (Mandate-Based Approach (MBA))	712,155		56,972	
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	-		-	
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	-		-	
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,422		113	
	Equity investment in funds (SA)		-		-
	Equity investment in funds (IRB)		1,611,159		136,626
11	Settlement risk	-	-	-	-
12	Securitisation exposures in banking book	322,082	165,581	25,766	14,041
13	Of which: Internal Ratings-Based Approach (SEC-IRBA)	304,053		24,324	
14	Of which: External Ratings-Based Approach (SEC-ERBA)	14,696		1,175	
15	Of which: Standardised Approach (SEC-SA)	-		-	
	Of which: IRB Ratings-Based Approach (RBA)		44,741		3,794
	Of which: IRB Supervisory Formula Approach (SFA)		74,769		6,340
	Of which: Standardised Approach (SA)		-		-
	Of which: subject to 1,250% risk weight	3,332	46,070	266	3,906
16	Market risk	1,104,072	1,326,080	88,325	106,086
17	Of which: Standardised Approach (SA)	22,272	21,291	1,781	1,703
18	Of which: Internal Model Approaches (IMA)	1,081,800	1,304,788	86,544	104,383
19	Operational risk	899,035	963,589	71,922	77,087
20	Of which: Basic Indicator Approach (BIA)	173,667	164,962	13,893	13,197
21	Of which: The Standardised Approach (TSA)	-	-	-	-
22	Of which: Advanced Measurement Approach (AMA)	725,368	798,627	58,029	63,890
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	272,523	254,914	23,109	21,616
	Amounts included under transitional arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying scaling factor) *	19,529,822	19,111,660	1,562,385	1,528,932

* Total risk-weighted assets of template No.25 are only applied scaling factor.